

Three days ago Americans gathered to mark the passing of another September 11th and to honor those who perished on that horrible day and in the five years since. Since that day we have been a nation at war. Since that day we have fought that war by asking men and women like Brad Lindsey to travel to points across the globe to defend our ideals, to protect our communities. And it is to their credit that these men and women have never shied away from this request.

Brad had always dreamed of joining the military. He spent four years in the Navy before joining the Oregon National Guard in 1996. Always one to volunteer for a mission, he was dedicated to his country's needs, whatever they were. During his time in the National Guard, he spent time in Saudi Arabia, Iraq, and New Orleans before heading to Afghanistan this past June.

It was in New Orleans that our paths crossed. I was there to see first hand the devastation caused by Hurricane Katrina and to talk with the Oregon National Guardsmen and women who were stationed there. Brad served as my driver during my time in Louisiana.

It was obvious that his devotion to his country was only exceeded by his devotion and love for his family; his wife Joyce and his four children. I am sure that it was a source of continual pride that his oldest son had chosen to follow in his footsteps and joined the Oregon National Guard.

We in this chamber have an obligation to see that Brad's children inherit a land worthy of their father's sacrifice. We must find the resolve necessary to do that which must be done, as Brad did so many times.

I join all Oregonians, and all Americans, in expressing my deepest condolences to the family of Brad Lindsey for their loss. Our state, and our nation, is greater because of Brad's presence and we are lessened by his passing.

INTRODUCTION OF THE INCOME-DEPENDENT EDUCATION ASSISTANCE ACT OF 2006

HON. THOMAS E. PETRI

OF WISCONSIN

IN THE HOUSE OF REPRESENTATIVES

Thursday, September 14, 2006

Mr. PETRI. Mr. Speaker, today, I am introducing the Income-Dependent Education Assistance (IDEA) Act of 2006. This legislation would provide a new consolidation option for federal Stafford student loan borrowers with an improved repayment schedule through direct IRS collection of payments, along with other new protections for borrowers and taxpayers.

I believe that the IDEA Act will address the oft-overlooked side of federal student loan assistance: repayment. For over four decades, most of the discussion regarding federal student loans has primarily focused on making ever-increasing amounts of money available to students to keep up with the rising costs of college tuition. Of course, that is critically important, and I was pleased to support the Deficit Reduction Act earlier this year which raised loan limits and increased loan options for graduate students.

However, providing students with larger loans to attend college leads to another, more complex challenge after graduation. How

should students be expected to repay these taxpayer-funded loans? This is an area that has received relatively little attention until recently. With students graduating with ever-increasing debt loads, averaging over \$18,000 this year and projected to continue to rise, students are finding it increasingly difficult to make loan payments on time and in full.

Unfortunately, little has been done by way of providing more flexible repayment options for borrowers after graduation. Traditionally it has been expected that the borrower will pay the amortized loan over a standard period, usually 10 years, with the same repayment amount on day one as on the last day. However, this model of repayment fails to take into account that students often face periods of significant unemployment or underemployment during the first years after leaving college.

As of now, for the most part, the only options available to borrowers are to request a period of forbearance or slip into default, which is bad for both borrower and taxpayers. We simply cannot keep providing more and more money for education if graduates then enter the workforce saddled with payments they can't afford.

While there have been some attempts to provide more diverse repayment options, such as the ICLR repayment program that has been in existence for over a decade, borrowers have failed to adopt them, usually due to a lack of information or current program limitations. The bottom line is that Congress needs to develop better repayment alternatives for federal student loan borrowers, especially as students continue to take out larger and larger loans in coming years. I believe the IDEA Act does just that.

This legislation would allow any Stafford loan borrower the ability to consolidate into a direct IDEA loan with a repayment schedule that corresponds to the borrower's income once in repayment. This new schedule requires regular payments; however, it ensures that such payments reflect the borrowers' capacity to repay under their current income status. This feature would be particularly useful for those pursuing lower-income, public-service careers. It also would help relieve some of the stress that borrowers face during periods of unemployment or underemployment following graduation.

Another critical component of this legislation is the direct collection of payments from the borrower through IRS withholdings. By incorporating the IRS directly as the collection entity, the borrower's income is automatically calculated into the repayment system and reduces the odds of fraud or abuse on the part of the borrower or the collection agency. Furthermore, direct IRS collection would simplify the process for borrowers and reduce their paperwork burden as the agency would already have the necessary information on file and in place for processing the payment amounts and schedules. Finally, the IDEA Act stipulates that borrowers that go into default and have exhausted all relief from the loan holder would automatically be consolidated into IDEA loans in order to help them get their payments back on track and avoid costly defaults. Thus the taxpayers' investment will be protected from the damaging effects of borrower default, which currently affects 4.5 percent of federal student loans each year.

Mr. Speaker, the IDEA Act of 2006 is an innovative solution to the growing problem of

unmanageable debt loads for students. Students would be able to borrow what they need, up to the current Stafford limits, and later consolidate into IDEA loans knowing that their repayment amounts will be within their income levels and ability to pay. On the other hand, taxpayers can count on those loans being repaid as they are collected through the IRS. This is a responsible approach to a serious and growing problem for student loan borrowers.

TRIBUTE TO GEORGE HAGAN

HON. FORTNEY PETE STARK

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, September 14, 2006

Mr. STARK. Mr. Speaker, I rise today to pay tribute to George Hagan, who is retiring from his position, held since 1998, as Trial Court Administrator, Superior Court of California, County of Alameda, Fremont Hall of Justice in Fremont, California. He has served more than three decades of exemplary service in the California judicial branch of government. Prior to coming to Alameda County, Mr. Hagan served in court administrative positions in Imperial and Los Angeles counties.

Mr. Hagan was Clerk of the Court and Administrative Officer for the Fremont-Newark Union City Judicial District from 1977 through 1998. During this time, the court doubled in size as the tri-city area became one of the major residential and commercial regions of the San Francisco Bay Area. Under Mr. Hagan's administration, the court received the prestigious Ralph Kelps Award from the Judicial Council of California for an innovative traffic citation collections program which allowed the driving public to pay their traffic fines at anyone of fifteen Southern Alameda County branches of Fremont Bank.

He is past president of the California Association of Municipal Court Clerks. In this capacity, Mr. Hagan worked with the California Legislature on several key pieces of legislation affecting the administration of the state courts.

Mr. Hagan's service to others is noteworthy. He is past president of the Union City Lions Club. During his term, an entire civil defense field hospital, including three ambulances, was donated to three public hospitals in the Philippines. For his humanitarian effort, Mr. Hagan received special commendations from a host of public officials in the Philippines.

Mr. Hagan is actively involved in his local community, having served as founding president of the New Haven School Foundation. The Foundation, under his leadership, has raised thousands of dollars to insure the continuation of sports and fine arts programs in public schools. He is past president of the Washington Township Men's Club; member of the school board; past chairman of Mission Hills Christian School in Fremont and was instrumental in establishing the Union City Youth Soccer League. He is a member of the Lay Advisory Council for the Northern California Conference Seventh-Day Adventist Church and was a leader in the establishment of the Veterans Memorial Park in Fremont.

A retirement dinner is planned for Mr. Hagan on September 22, 2006. I join his colleagues in thanking him for his service to the courts and his community and wish him well on his retirement.